

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition (This page must be completed and filed in every case)		Document Page 2 of 49 Romero, Manuel Jr. Romero, Sara A.		FORM B1, Page 2	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)					
Location Where Filed: <b>- None -</b>		Case Number:		Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)					
Name of Debtor: <b>- None -</b>		Case Number:		Date Filed:	
District:		Relationship:		Judge:	
<b>Signatures</b>					
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		
<b>X</b> <u>/s/ Manuel Romero, Jr.</u> Signature of Debtor <b>Manuel Romero, Jr.</b>			<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.		
<b>X</b> <u>/s/ Sara A. Romero</u> Signature of Joint Debtor <b>Sara A. Romero</b>			<b>X</b> <u>/s/ Bradley S. Covey</u> <b>October 4, 2005</b> Signature of Attorney for Debtor(s) Date <b>Bradley S. Covey 6208786</b>		
Telephone Number (If not represented by attorney) <b>October 4, 2005</b> Date			<b>Exhibit C</b> Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
<b>Signature of Attorney</b> <b>X</b> <u>/s/ Bradley S. Covey</u> Signature of Attorney for Debtor(s) <b>Bradley S. Covey 6208786</b> Printed Name of Attorney for Debtor(s) <b>Springer Brown Covey Gaertner &amp; Davis, LLC</b> Firm Name <b>232 S. Batavia Ave.</b> <b>Batavia, IL 60510</b> Address <b>Email: brad@coveylaw.com</b> <b>630-879-9559 Fax: 630-879-9394</b> Telephone Number <b>October 4, 2005</b> Date			<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  Printed Name of Bankruptcy Petition Preparer  Social Security Number (Required by 11 U.S.C. § 110(c).)  Address  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.			<b>X</b> _____ Signature of Bankruptcy Petition Preparer  Date  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		
<b>X</b> _____ Signature of Authorized Individual  Printed Name of Authorized Individual  Title of Authorized Individual  Date					

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Manuel Romero, Jr.,**  
**Sara A. Romero**  


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Debtors

Case No. \_\_\_\_\_  
Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	59,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		19,941.00	
E - Creditors Holding Unsecured Priority Claims	Yes	3		7,803.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		43,860.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,038.67
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,525.00
Total Number of Sheets of ALL Schedules		27			
Total Assets			59,000.00		
Total Liabilities				71,604.00	

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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**None**

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>checking w/TCF</b>	<b>J</b>	<b>500.00</b>
		<b>savings w/Aurora Earthmovers C.U.</b>	<b>J</b>	<b>300.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Misc. household goods and furnishings</b>	<b>J</b>	<b>2,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Misc. wearing apparel</b>	<b>J</b>	<b>200.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			

Sub-Total > **3,000.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>401(k) husband</b>	<b>J</b>	<b>40,000.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **40,000.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2005 Pontiac Vibe GT</b>	<b>J</b>	<b>13,000.00</b>
		<b>1999 Mitsubishi Mirage</b>	<b>J</b>	<b>3,000.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed.	<b>X</b>			

Sub-Total > **16,000.00**  
(Total of this page)  
Total > **59,000.00**

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
checking w/TCF	735 ILCS 5/12-1001(b)	500.00	500.00
savings w/Aurora Earthmovers C.U.	735 ILCS 5/12-1001(b)	300.00	300.00
<b><u>Household Goods and Furnishings</u></b>			
Misc. household goods and furnishings	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
<b><u>Wearing Apparel</u></b>			
Misc. wearing apparel	735 ILCS 5/12-1001(a)	200.00	200.00
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
401(k) husband	735 ILCS 5/12-1006	40,000.00	40,000.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
1999 Mitsubishi Mirage	735 ILCS 5/12-1001(c)	2,400.00	3,000.00



Form B6D  
(12/03)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. <b>44731300219</b>			<b>Opened 10/27/04 Last Active 8/17/05</b>					
<b>Nuvel Financial</b> <b>17500 Chenal Pkwy Ste 20</b> <b>Little Rock, AR 72223</b>		<b>H</b>	<b>2005 Pontiac Vibe GT</b>					
			Value \$ <b>13,000.00</b>				<b>19,941.00</b>	<b>6,941.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

0 continuation sheets attached

Subtotal  
(Total of this page)

**19,941.00**

Total  
(Report on Summary of Schedules)

**19,941.00**

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8.

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☒ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E - Cont.  
(04/05)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Alimony, Maintenance, or Support**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.	J		child support				5,000.00	5,000.00
Crystal McGirk Box 1018 Oswego, IL 60543								
Account No.								
Account No.								
Account No.								
Account No.								

Sheet **1** of **2** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Total of this page)

**5,000.00**

Form B6E - Cont.  
(04/05)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					
Account No. <b>327625513101</b>			<b>federal income taxes</b>				<b>2,803.00</b>	<b>2,803.00</b>
<b>IRS P.O. Box 21125 Philadelphia, PA 19114</b>		<b>J</b>						
Account No.								
Account No.								
Account No.								
Account No.								

Sheet **2** of **2** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Total of this page)

**2,803.00**

Total  
(Report on Summary of Schedules)

**7,803.00**

Form B6F  
(12/03)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>10418542</b>  <b>Aarow Financial Services</b> <b>5996 W Touhy Ave</b> <b>Niles, IL 60714</b>	<b>W</b>	<b>Opened 9/06/01 Last Active 8/01/05</b> <b>Collection A.F.S. Assignee Of Jc Penney</b>				<b>1,757.00</b>
Account No. <b>6678</b>  <b>Advance Reproductive Health Center</b> <b>5225 Old Orchard Rd., Ste. 10</b> <b>Skokie, IL 60077</b>	<b>J</b>	<b>04</b> <b>Medical Bills</b>				<b>3,966.00</b>
Account No. <b>152590900</b>  <b>Allied Interstate Inc</b> <b>435 Ford Rd Ste 800</b> <b>Minneapolis, MN 55426</b>	<b>H</b>	<b>Opened 4/15/05 Last Active 6/01/05</b> <b>Collection Directv</b>				<b>149.00</b>
Account No. <b>0333971226</b>  <b>America Online</b> <b>Box 29593</b> <b>New York, NY 10087</b>	<b>J</b>	<b>99-05</b> <b>Misc.</b>				<b>87.00</b>
Subtotal (Total of this page)						<b>5,959.00</b>

13 continuation sheets attached

Form B6F - Cont.  
(12/03)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>1668</b>  <b>Asset Acceptance</b> <b>Po Box 2036</b> <b>Warren, MI 48090</b>	<b>H</b>	<b>Opened 3/01/04 Last Active 1/01/05 for Chesapeake Landing</b>				<b>2,157.00</b>
Account No. <b>013000115296</b>  <b>Associated Pathologist of Joliet</b> <b>330 Madison St.</b> <b>Joliet, IL 60435</b>	<b>J</b>	<b>04 Medical Bills</b>				<b>101.00</b>
Account No.  <b>AT &amp; T Broadband</b> <b>c/o CMI</b> <b>4200 International Parkway</b> <b>Carrollton, TX 75007</b>	<b>J</b>	<b>Cable Bill</b>				<b>318.00</b>
Account No. <b>83610247</b>  <b>Avon</b> <b>c/o Allied Data Corp.</b> <b>13111 Wesheimer, Ste. 400</b>	<b>J</b>	<b>99-05 Misc.</b>				<b>1,186.00</b>
Account No. <b>7001062101181521</b>  <b>Best Buy</b> <b>c/o Risk Managemen</b> <b>802 E. Martintown Rd., Ste. 201</b> <b>North Augusta, SC 29841</b>	<b>J</b>	<b>00 Credit card purchases</b>				<b>2,359.00</b>
Sheet no. <u>1</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>6,121.00</b>

Form B6F - Cont.  
(12/03)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>529107148018</b>  <b>Capital 1 Bk</b> <b>11013 W Broad St</b> <b>Glen Allen, VA 23060</b>	<b>W</b>	<b>Opened 6/25/98 Last Active 8/30/00</b> <b>CreditCard</b>				<b>1,449.00</b>
Account No. <b>486236243902</b>  <b>Capital 1 Bk</b> <b>11013 W Broad St</b> <b>Glen Allen, VA 23060</b>	<b>H</b>	<b>Opened 5/18/04 Last Active 11/08/04</b> <b>CreditCard</b>				<b>860.00</b>
Account No. <b>5291-0714-8018-7663</b>  <b>Capital One</b> <b>Box 85015</b> <b>Richmond, VA 23285</b>	<b>J</b>	<b>99-05</b> <b>Credit card purchases</b>				<b>702.00</b>
Account No. <b>4121742216988306</b>  <b>Capital One Fsb</b> <b>Po Box 26625</b> <b>Richmond, VA 23261</b>	<b>H</b>	<b>Opened 6/07/02 Last Active 9/20/03</b> <b>CreditCard</b>				<b>651.00</b>
Account No. <b>3546882</b>  <b>Cavalry Portfolio Svcs</b> <b>4050 E Cotton Center Blv</b> <b>Phoenix, AZ 85040</b>	<b>W</b>	<b>Opened 4/01/04 Last Active 9/01/05</b> <b>Collection Household</b>				<b>2,685.00</b>
Sheet no. <u>2</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>6,347.00</b>

Form B6F - Cont.  
(12/03)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5465</b>  <b>Cbe Group</b> <b>131 Tower Park Dri Po Box 900</b> <b>Waterloo, IA 50704</b>	<b>H</b>	<b>Opened 8/01/03 Last Active 3/01/04</b> <b>Directv</b>				<b>148.00</b>
Account No. <b>F59093</b>  <b>Child Support Enforcem</b> <b>509 S 6th St</b> <b>Springfield, IL 62701</b>	<b>H</b>	<b>Opened 4/12/02 Last Active 9/02/05</b> <b>ChildSupport</b>				<b>Unknown</b>
Account No.  <b>Com Ed</b> <b>c/o Harvard Collections</b> <b>4839 N. Elston</b> <b>Chicago, IL 60606</b>	<b>J</b>	<b>Utility Bill</b>				<b>127.00</b>
Account No. <b>1382963139548322</b>  <b>Compuserve</b> <b>c/o OSI</b> <b>Box 968</b> <b>Brookfield, WI 53008</b>	<b>J</b>	<b>00-05</b> <b>Misc.</b>				<b>250.00</b>
Account No. <b>70629</b>  <b>Crd Prt Asso</b> <b>13355 Noel Road#</b> <b>Dallas, TX 75240</b>	<b>H</b>	<b>Opened 6/01/02 Last Active 7/01/02</b> <b>Collection At T Broadband</b>				<b>78.00</b>
Sheet no. <b>3</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>603.00</b>
Subtotal (Total of this page)						<b>603.00</b>



Form B6F - Cont.  
(12/03)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>03</b>				
<b>Data Flo Inc. 311 N. Walnut Wood Dale, IL 60191</b>	<b>J</b>	<b>Misc.</b>				<b>117.00</b>
Account No. <b>various</b>		<b>02</b>				
<b>Delnor Community Hospital Box 71185 Chicago, IL 60694</b>	<b>J</b>	<b>Medical Bills</b>				<b>215.00</b>
Account No.		<b>99-05</b>				
<b>Delnor Community Hospital c/o Computer Credit Box 71185 Chicago, IL 60694</b>	<b>J</b>	<b>Medical Bills</b>				<b>107.00</b>
Account No. <b>1467244</b>		<b>00-05</b>				
<b>Direct TV c/o Focu Receivable Mgmt. Box 725069 Atlanta, GA 31139</b>	<b>J</b>	<b>Cable Bill</b>				<b>149.00</b>
Account No. <b>Q5000927</b>		<b>02</b>				
<b>Distinctive Smiles Dental 1400 Lincoln Hwy., Ste. B Saint Charles, IL 60174</b>	<b>J</b>	<b>Medical Bills</b>				<b>50.00</b>
Sheet no. <u>4</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>638.00</b>

Form B6F - Cont.  
(12/03)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>3g1191145</b>  <b>Dreyer Medical Clinic</b> <b>Box 2091</b> <b>Aurora, IL 60507</b>	<b>J</b>	<b>Medical Bills</b>				<b>110.00</b>
Account No. <b>various</b>  <b>Emergency Treatment</b> <b>c/o Medical Collections</b> <b>725 S. Wells St., Ste. 700</b> <b>Chicago, IL 60607</b>	<b>J</b>	<b>05 Medical Bills</b>				<b>450.00</b>
Account No. <b>127036FC00</b>  <b>Fair Financial</b> <b>Box 9426</b> <b>Akron, OH 44305</b>	<b>J</b>	<b>Misc.</b>				<b>271.00</b>
Account No. <b>6004660171506029</b>  <b>Fashion Bug/Soanb</b> <b>1103 Allen Dr</b> <b>Milford, OH 45150</b>	<b>W</b>	<b>Opened 3/10/98 Last Active 6/14/00</b> <b>CreditCard</b>				<b>439.00</b>
Account No. <b>29376349</b>  <b>Fbcs</b> <b>841 E Hunting Park Ave</b> <b>Philadelphia, PA 19124</b>	<b>H</b>	<b>Opened 7/21/04</b> <b>Collection Sprint Telecommunication</b>				<b>144.00</b>
Sheet no. <u>5</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>1,414.00</b>

Form B6F - Cont.  
(12/03)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>4092-6900-6010-4808</b>  <b>First Bankcard Center Box 2470 Omaha, NE 68103</b>	<b>J</b>	<b>99-05 Credit card purchases</b>				<b>1,025.00</b>
Account No. <b>4731-9004-2227-5759</b>  <b>First National Bank Marin c/o National Asset Recovery Service Box 701 Chesterfield, MO 63006</b>	<b>J</b>	<b>00-05 Credit card purchases</b>				<b>664.00</b>
Account No. <b>473161239626766</b>  <b>Fnb Omaha 1620 Dodge St Omaha, NE 68197</b>	<b>W</b>	<b>Opened 3/01/99 Last Active 8/29/00 CreditCard</b>				<b>1,097.00</b>
Account No. <b>4001346297</b>  <b>Geico Casualty Co c/o Credit Collection Services Two Wells Ave. Newton Center, MA 02459</b>	<b>J</b>	<b>03 Misc.</b>				<b>31.00</b>
Account No. <b>5499-4409-0715-5670</b>  <b>GM Card Box 88000 Baltimore, MD 21297</b>	<b>J</b>	<b>99 Credit card purchases</b>				<b>1,906.00</b>
Sheet no. <u>6</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page) 4,723.00</b>

Form B6F - Cont.  
(12/03)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Notice Purposes Only</b>				
<b>IC Systems</b> <b>444 Highway 96 East, Box 64437</b> <b>Saint Paul, MN 55164</b>	<b>J</b>					<b>0.00</b>
Account No. <b>4312195664</b>		<b>99</b> <b>Credit card purchases</b>				
<b>JC Penney</b> <b>c/o Ocwen Federal</b> <b>Box 785052</b> <b>Orlando, FL 32878</b>	<b>J</b>					<b>1,330.00</b>
Account No. <b>3861643</b>		<b>Opened 7/23/02 Last Active 4/01/05</b> <b>Collection Delnor-Community Hosp. Up</b>				
<b>Kca Financial Svcs</b> <b>628 North St</b> <b>Geneva, IL 60134</b>	<b>W</b>					<b>180.00</b>
Account No. <b>5519920</b>		<b>Opened 8/28/03 Last Active 12/01/03</b> <b>Collection Delnor-Community Hosp. Up</b>				
<b>Kca Financial Svcs</b> <b>628 North St</b> <b>Geneva, IL 60134</b>	<b>W</b>					<b>107.00</b>
Account No. <b>568</b>		<b>Opened 11/01/03 Last Active 8/01/04</b> <b>10 City Of Geneva</b>				
<b>Kca Finl</b> <b>628 North Street Pob 53</b> <b>Geneva, IL 60134</b>	<b>H</b>					<b>185.00</b>
Sheet no. <u>7</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>1,802.00</b>

Form B6F - Cont.  
(12/03)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>6959942169599421</b>  <b>Lane Bryant Po Box 182121 Columbus, OH 43218</b>	<b>W</b>	<b>Opened 3/01/99 Last Active 8/27/00 ChargeAccount</b>				<b>829.00</b>
Account No. <b>1721229</b>  <b>Medical Collections Sy 725 S. Wells Ave Ste 700 Chicago, IL 60607</b>	<b>H</b>	<b>Opened 7/02/05 Collection Emergency Treatment Sc Mbs</b>				<b>200.00</b>
Account No. <b>1652519</b>  <b>Medical Collections Sy 725 S. Wells Ave Ste 700 Chicago, IL 60607</b>	<b>W</b>	<b>Opened 12/17/04 Last Active 7/01/05 Collection Emergency Treatment Sc Ets</b>				<b>84.00</b>
Account No. <b>1226596</b>  <b>Medical Collections Sy 725 S. Wells Ave Ste 700 Chicago, IL 60607</b>	<b>W</b>	<b>Opened 9/15/00 Last Active 7/01/05 Collection Emergency Treatment Sc Ets</b>				<b>70.00</b>
Account No. <b>801039</b>  <b>Merchants Cr 223 W Jackson St Suite 900 Chicago, IL 60606</b>	<b>W</b>	<b>Opened 2/01/01 Last Active 6/01/01 Cub Foods 31104</b>				<b>55.00</b>
Sheet no. <b>8</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>1,238.00</b>

Form B6F - Cont.  
(12/03)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>99-05 Misc.</b>				
<b>Midland Management 760 N. Frontage Rd., Ste. 101 Hinsdale, IL 60521</b>	<b>J</b>					<b>1,186.00</b>
Account No. <b>189167591</b>		<b>Opened 10/17/96 ChargeAccount</b>				
<b>Nbgl-Carsons 140 W Industrial Dr Elmhurst, IL 60126</b>	<b>J</b>					<b>Unknown</b>
Account No. <b>647648016</b>		<b>Opened 7/01/05 Last Active 9/01/05 12 Progressive Ins Co</b>				
<b>Nco Financial Systems Pob 41466 Philadelphia, PA 19101</b>	<b>H</b>					<b>283.00</b>
Account No. <b>9996282</b>		<b>Opened 11/16/01 Last Active 9/01/05 FactoringCompanyAccount Commonwealth Edison</b>				
<b>Nco/Inovision-Medclr 507 Prudential Rd Horsham, PA 19044</b>	<b>W</b>					<b>128.00</b>
Account No.		<b>membership</b>				
<b>Powerhouse Gym 1505 W. Main St. Saint Charles, IL 60174</b>	<b>J</b>					<b>266.00</b>
Sheet no. <u>9</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>1,863.00</b>

Form B6F - Cont.  
(12/03)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5447306</b>  <b>Professional Collection Serv</b> <b>103 N Chicago Pob 76</b> <b>Freeport, IL 61032</b>	<b>W</b>	<b>Opened 6/01/02 Last Active 8/01/05</b> <b>Med102 Tri City Ambulance</b>				<b>250.00</b>
Account No. <b>2781903</b>  <b>Professnl Acct Mgmt In</b> <b>2040 W Wisconsin Ave Ste</b> <b>Milwaukee, WI 53233</b>	<b>H</b>	<b>Opened 6/25/02</b> <b>Collection Tcf Bank</b>				<b>34.00</b>
Account No. <b>4121-3717-0050-5705</b>  <b>Providian</b> <b>c/o True Logic</b> <b>7100 E. Bellview Ave., Ste. 308</b> <b>Englewood, CO 80111</b>	<b>J</b>	<b>00-05</b> <b>Credit card purchases</b>				<b>288.00</b>
Account No. <b>5542-8520-0063-1125</b>  <b>Providian</b> <b>c/o Nationwide Credit</b> <b>2015 Vaughn ,Bld. 400</b> <b>Kennesaw, GA 30144</b>	<b>J</b>	<b>99</b> <b>Credit card purchases</b>				<b>2,180.00</b>
Account No. <b>2000631125</b>  <b>Providian Financial</b> <b>Po Box 9180</b> <b>Pleasanton, CA 94566</b>	<b>W</b>	<b>Opened 8/04/99 Last Active 6/01/01</b> <b>CreditCard</b>				<b>Unknown</b>
Sheet no. <u>10</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>2,752.00</b>

Form B6F - Cont.  
(12/03)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5182</b>  <b>Riaz Barber, MD</b> <b>Box 1441</b> <b>361 Sullivan Rd.</b> <b>Aurora, IL 60507</b>	<b>J</b>	<b>01</b> <b>Medical Bills</b>				<b>12.00</b>
Account No. <b>65480</b>  <b>Rmi/Mcsi</b> <b>18241 West Street</b> <b>Lansing, IL 60438</b>	<b>W</b>	<b>Opened 2/01/03 Last Active 7/01/04</b> <b>Village Of Summit</b>				<b>250.00</b>
Account No. <b>3089</b>  <b>Rodney Nelson III, MD</b> <b>Box 2800</b> <b>Carol Stream, IL 60132</b>	<b>J</b>	<b>03</b> <b>Medical Bills</b>				<b>30.00</b>
Account No. <b>5140</b>  <b>Rush Copley</b> <b>1900 Ogden Ave.</b> <b>Aurora, IL 60504</b>	<b>J</b>	<b>03</b> <b>Medical Bills</b>				<b>3.00</b>
Account No. <b>22482590</b>  <b>Rush Copley</b> <b>c/o Argent Healthcare</b> <b>Box 33009</b> <b>Phoenix, AZ 85067</b>	<b>J</b>	<b>00-05</b> <b>Medical Bills</b>				<b>60.00</b>
Sheet no. <u>11</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>355.00</b>



Form B6F - Cont.  
(12/03)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>various</b>  <b>Rush Copley</b> <b>2000 Ogden Ave.</b> <b>Aurora, IL 60504</b>	<b>J</b>	<b>00-05</b> <b>Medical Bills</b>				<b>3,770.00</b>
Account No. <b>1556911</b>  <b>Rush Copley</b> <b>c/o H &amp; R Accounts, Inc.</b> <b>4950 38th Ave.</b> <b>Moline, IL 61265</b>	<b>J</b>	<b>00-05</b> <b>Medical Bills</b>				<b>768.00</b>
Account No. <b>7001062101181521</b>  <b>Sherman Acquisitions</b> <b>Po Box 740281</b> <b>Houston, TX 77274</b>	<b>W</b>	<b>Opened 4/20/01</b> <b>FactoringCompanyAccount Household Best</b> <b>Buy</b>				<b>2,383.00</b>
Account No. <b>0120019060</b>  <b>Tri City Ambulance</b> <b>2 E. Main St.</b> <b>Saint Charles, IL 60174</b>	<b>J</b>	<b>01</b> <b>Medical Bills</b>				<b>250.00</b>
Account No. <b>477670820233156</b>  <b>Union Financial Solutions</b> <b>c/o Genesis Financial</b> <b>Box 4865</b> <b>Beaverton, OR 97076</b>	<b>J</b>	<b>05</b> <b>Credit card purchases</b>				<b>702.00</b>
Sheet no. <u>12</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>7,873.00</b>

Form B6F - Cont.  
(12/03)

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>01</b>				
<b>Valley Emergency Care Box 4008 Schaumburg, IL 60168</b>	<b>J</b>	<b>Medical Bills</b>				<b>66.00</b>
Account No. <b>m277415</b>		<b>01</b>				
<b>Valley Emergency Care Box 4008 Schaumburg, IL 60168</b>	<b>J</b>	<b>Medical Bills</b>				<b>222.00</b>
Account No. <b>60229981700000</b>		<b>Opened 4/21/05 Other</b>				
<b>Verizon Wireless 1515 Woodfield Rd Ste140 Schaumburg, IL 60173</b>	<b>H</b>					<b>1,884.00</b>
Account No.						
Account No.						
Sheet no. <b>13</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>2,172.00</b>
						<b>Total (Report on Summary of Schedules)</b>
						<b>43,860.00</b>

In re **Manuel Romero, Jr.,** Case No. \_\_\_\_\_  
**Sara A. Romero**

Debtors

**SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

**The Gables**

**2 year apartment lease**

In re **Manuel Romero, Jr.,  
Sara A. Romero**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

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NAME AND ADDRESS OF CODEBTOR

---

NAME AND ADDRESS OF CREDITOR

---

0 continuation sheets attached to Schedule of Codebtors

Form B61  
(12/03)

In re **Manuel Romero, Jr.**  
**Sara A. Romero** Case No. \_\_\_\_\_  
Debtor(s)

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP <b>daughter</b>	AGE <b>18</b>
<b>EMPLOYMENT</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>Sales</b>	<b>Manager</b>
Name of Employer	<b>Gerald Nissan</b>	<b>Fashion Bug</b>
How long employed	<b>8 years</b>	<b>5 months</b>
Address of Employer	<b>213 Henson Blvd. North Aurora, IL 60542</b>	<b>214 S. Randall Elgin, IL 60123</b>

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

	DEBTOR	SPOUSE
	\$ <b>2,166.67</b>	\$ <b>2,890.33</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>SUBTOTAL</b>	<b>\$ 2,166.67</b>	<b>\$ 2,890.33</b>

## LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify) \_\_\_\_\_

\$ <b>433.33</b>	\$ <b>585.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## SUBTOTAL OF PAYROLL DEDUCTIONS

<b>\$ 433.33</b>	<b>\$ 585.00</b>
<b>\$ 1,733.34</b>	<b>\$ 2,305.33</b>

## TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance

(Specify) \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

Pension or retirement income

Other monthly income

(Specify) \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## TOTAL MONTHLY INCOME

<b>\$ 1,733.34</b>	<b>\$ 2,305.33</b>
--------------------	--------------------

TOTAL COMBINED MONTHLY INCOME \$ **4,038.67**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Manuel Romero, Jr.  
Sara A. Romero Debtor(s) Case No. \_\_\_\_\_

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>1,055.00</u>
Are real estate taxes included?	Yes <u>    </u> No <u>X</u>		
Is property insurance included?	Yes <u>    </u> No <u>X</u>		
Utilities:			
Electricity and heating fuel		\$	<u>300.00</u>
Water and sewer		\$	<u>0.00</u>
Telephone		\$	<u>300.00</u>
Other		\$	<u>0.00</u>
Home maintenance (repairs and upkeep)		\$	<u>100.00</u>
Food		\$	<u>600.00</u>
Clothing		\$	<u>150.00</u>
Laundry and dry cleaning		\$	<u>100.00</u>
Medical and dental expenses		\$	<u>100.00</u>
Transportation (not including car payments)		\$	<u>430.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>0.00</u>
Charitable contributions		\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	<u>0.00</u>
Life		\$	<u>0.00</u>
Health		\$	<u>389.00</u>
Auto		\$	<u>0.00</u>
Other		\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)			
Auto		\$	<u>525.00</u>
Other		\$	<u>0.00</u>
Other		\$	<u>0.00</u>
Other		\$	<u>0.00</u>
Alimony, maintenance, and support paid to others		\$	<u>476.00</u>
Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
Other		\$	<u>0.00</u>
Other		\$	<u>0.00</u>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>		<b>\$</b>	<b><u>4,525.00</u></b>

### [FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		\$	<u>N/A</u>
B. Total projected monthly expenses		\$	<u>N/A</u>
C. Excess income (A minus B)		\$	<u>N/A</u>
D. Total amount to be paid into plan each	_____	\$	<u>N/A</u>
	(interval)		

**United States Bankruptcy Court  
Northern District of Illinois**

In re Manuel Romero, Jr.  
Sara A. Romero Debtor(s) Case No. \_\_\_\_\_  
Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date October 4, 2005 Signature /s/ Manuel Romero, Jr.  
**Manuel Romero, Jr.**  
Debtor

Date October 4, 2005 Signature /s/ Sara A. Romero  
**Sara A. Romero**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

Form 7  
(12/03)**United States Bankruptcy Court  
Northern District of Illinois**In re **Manuel Romero, Jr.  
Sara A. Romero**

Debtor(s)

Case No.  
Chapter**7****STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
<b>\$48,000.00</b>	<b>Husband YTD</b>
<b>\$60,000.00</b>	<b>Husband 2004</b>
<b>\$60,000.00</b>	<b>Husband 2003</b>
<b>\$15,000.00</b>	<b>Wife YTD</b>
<b>\$25,000.00</b>	<b>Wife 2004</b>
<b>\$25,000.00</b>	<b>Wife 2003</b>



**2. Income other than from employment or operation of business**

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

**3. Payments to creditors**

None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☐ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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**5. Repossessions, foreclosures and returns**

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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**6. Assignments and receiverships**

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Springer,Brown,Covey,Gaertner & Davis 232 S. Batavia Ave. Batavia, IL 60510	9/05	\$400

**10. Other transfers**

- None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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**11. Closed financial accounts**

None

- ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
TCF	checking	7/05 \$0

**12. Safe deposit boxes**

None

- ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None

- ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None

- ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

**15. Prior address of debtor**

None

- ☒ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None

- ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

**18. Nature, location and name of business**

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

### 19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

### 20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

### 21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

**22 . Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
----------------------	--------------------------------

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **October 4, 2005**

Signature **/s/ Manuel Romero, Jr.**  
**Manuel Romero, Jr.**  
Debtor

Date **October 4, 2005**

Signature **/s/ Sara A. Romero**  
**Sara A. Romero**  
Joint Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Official Form 8  
(12/03)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Manuel Romero, Jr.  
Sara A. Romero Debtor(s) Case No. \_\_\_\_\_  
Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.*

**Description of Property**  
**-NONE-**

**Creditor's name**

*b. Property to Be Retained*

*[Check any applicable statement.]*

	Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1.	<b>2005 Pontiac Vibe GT</b>	<b>Nuvel Financial</b>			<b>X</b>

Date October 4, 2005

Signature /s/ Manuel Romero, Jr.  
**Manuel Romero, Jr.**  
Debtor

Date October 4, 2005

Signature /s/ Sara A. Romero  
**Sara A. Romero**  
Joint Debtor



Document Page 41 of 49  
**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Manuel Romero, Jr.**  
**Sara A. Romero**

Debtor(s)

Case No.

Chapter

7

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<b>400.00</b>
Prior to the filing of this statement I have received.....	\$	<b>400.00</b>
Balance Due.....	\$	<b>0.00</b>

2. The source of the compensation paid to me was:

☒ Debtor      ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor      ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Any post-petition services including but not limited to:**

**Representation of the debtors in any dischargeability actions; judicial lien avoidances; relief from stay actions or any other adversary proceeding; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods or judgment liens, representation at 341 meeting or negotiating reaffirmation agreements.**

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: October 4, 2005

/s/ Bradley S. Covey

**Bradley S. Covey 6208786**  
**Springer Brown Covey Gaertner & Davis, LLC**  
**232 S. Batavia Ave.**  
**Batavia, IL 60510**  
**630-879-9559 Fax: 630-879-9394**  
**brad@coveylaw.com**

**United States Bankruptcy Court  
Northern District of Illinois**

In re Manuel Romero, Jr.  
Sara A. Romero Debtor(s) Case No. \_\_\_\_\_  
Chapter 7

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 70

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: October 4, 2005 /s/ Manuel Romero, Jr.  
Manuel Romero, Jr.  
Signature of Debtor

Date: October 4, 2005 /s/ Sara A. Romero  
Sara A. Romero  
Signature of Debtor

Aarrow Financial Services  
5996 W Touhy Ave  
Niles, IL 60714

Advance Reproductive Health Center  
5225 Old Orchard Rd., Ste. 10  
Skokie, IL 60077

Allied Interstate Inc  
435 Ford Rd Ste 800  
Minneapolis, MN 55426

America Online  
Box 29593  
New York, NY 10087

Asset Acceptance  
Po Box 2036  
Warren, MI 48090

Associated Pathologist of Joliet  
330 Madison St.  
Joliet, IL 60435

AT & T Broadband  
c/o CMI  
4200 International Parkway  
Carrollton, TX 75007

Avon  
c/o Allied Data Corp.  
13111 Wesheimer, Ste. 400

Best Buy  
c/o Risk Managemen  
802 E. Martintown Rd., Ste. 201  
North Augusta, SC 29841

Capital 1 Bk  
11013 W Broad St  
Glen Allen, VA 23060

Capital 1 Bk  
11013 W Broad St  
Glen Allen, VA 23060

Capital One  
Box 85015  
Richmond, VA 23285

Capital One Fsb  
Po Box 26625  
Richmond, VA 23261

Cavalry Portfolio Svcs  
4050 E Cotton Center Blv  
Phoenix, AZ 85040

Cbe Group  
131 Tower Park Dri Po Box 900  
Waterloo, IA 50704

Child Support Enforcem  
509 S 6th St  
Springfield, IL 62701

Com Ed  
c/o Harvard Collections  
4839 N. Elston  
Chicago, IL 60606

Compuserve  
c/o OSI  
Box 968  
Brookfield, WI 53008

Crd Prt Asso  
13355 Noel Road#  
Dallas, TX 75240

Crystal McGirk  
Box 1018  
Oswego, IL 60543

Data Flo Inc.  
311 N. Walnut  
Wood Dale, IL 60191

Delnor Community Hospital  
Box 71185  
Chicago, IL 60694

Delnor Community Hosptial  
c/o Computer Credit  
Box 71185  
Chicago, IL 60694

Direct TV  
c/o Focu Receivable Mgmt.  
Box 725069  
Atlanta, GA 31139

Distinctive Smiles Dental  
1400 Lincoln Hwy., Ste. B  
Saint Charles, IL 60174

Dreyer Medical Clinic  
Box 2091  
Aurora, IL 60507

Emergency Treatment  
c/o Medical Collections  
725 S. Wells St., Ste. 700  
Chicago, IL 60607

Fair Financial  
Box 9426  
Akron, OH 44305

Fashion Bug/Soanb  
1103 Allen Dr  
Milford, OH 45150

Fbcs  
841 E Hunting Park Ave  
Philadelphia, PA 19124

First Bankcard Center  
Box 2470  
Omaha, NE 68103

First National Bank Marin  
c/o National Asset Recovery Service  
Box 701  
Chesterfield, MO 63006

Fnb Omaha  
1620 Dodge St  
Omaha, NE 68197

Geico Casualty Co  
c/o Credit Collection Services  
Two Wells Ave.  
Newton Center, MA 02459

GM Card  
Box 88000  
Baltimore, MD 21297

IC Systems  
444 Highway 96 East, Box 64437  
Saint Paul, MN 55164

IRS  
P.O. Box 21125  
Philadelphia, PA 19114

JC Penney  
c/o Ocwen Federal  
Box 785052  
Orlando, FL 32878

Kca Financial Svcs  
628 North St  
Geneva, IL 60134

Kca Financial Svcs  
628 North St  
Geneva, IL 60134

Kca Finl  
628 North Street Pob 53  
Geneva, IL 60134

Lane Bryant  
Po Box 182121  
Columbus, OH 43218

Medical Collections Sy  
725 S. Wells Ave Ste 700  
Chicago, IL 60607

Medical Collections Sy  
725 S. Wells Ave Ste 700  
Chicago, IL 60607

Medical Collections Sy  
725 S. Wells Ave Ste 700  
Chicago, IL 60607

Merchants Cr  
223 W Jackson St Suite 900  
Chicago, IL 60606

Midland Management  
760 N. Frontage Rd., Ste. 101  
Hinsdale, IL 60521

Nbgl-Carsons  
140 W Industrial Dr  
Elmhurst, IL 60126

Nco Financial Systems  
Pob 41466  
Philadelphia, PA 19101

Nco/Inovision-Medclr  
507 Prudential Rd  
Horsham, PA 19044

Nuvell Financial  
17500 Chenal Pkwy Ste 20  
Little Rock, AR 72223

Powerhouse Gym  
1505 W. Main St.  
Saint Charles, IL 60174

Professional Collection Serv  
103 N Chicago Pob 76  
Freeport, IL 61032

Professnl Acct Mgmt In  
2040 W Wisconsin Ave Ste  
Milwaukee, WI 53233

Providian  
c/o True Logic  
7100 E. Bellview Ave., Ste. 308  
Englewood, CO 80111

Providian  
c/o Nationwide Credit  
2015 Vaughn ,Bld. 400  
Kennesaw, GA 30144

Providian Financial  
Po Box 9180  
Pleasanton, CA 94566

Riaz Barber, MD  
Box 1441  
361 Sullivan Rd.  
Aurora, IL 60507

Rmi/Mcsi  
18241 West Street  
Lansing, IL 60438

Rodney Nelson III, MD  
Box 2800  
Carol Stream, IL 60132

Rush Copley  
1900 Ogden Ave.  
Aurora, IL 60504

Rush Copley  
c/o Argent Healthcare  
Box 33009  
Phoenix, AZ 85067

Rush Copley  
2000 Ogden Ave.  
Aurora, IL 60504

Rush Copley  
c/o H & R Accounts, Inc.  
4950 38th Ave.  
Moline, IL 61265



Sherman Acquisitions  
Po Box 740281  
Houston, TX 77274

Tri City Ambulance  
2 E. Main St.  
Saint Charles, IL 60174

Union Financial Solutions  
c/o Genesis Financial  
Box 4865  
Beaverton, OR 97076

Valley Emergency Care  
Box 4008  
Schaumburg, IL 60168

Valley Emergency Care  
Box 4008  
Schaumburg, IL 60168

Verizon Wireless  
1515 Woodfield Rd Ste140  
Schaumburg, IL 60173